

In re:  
Wade A. Murphy  
Janice S. Murphy  
Debtors

Case No. 18-13072-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 23, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 5  
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Wade A. Murphy, Janice S. Murphy, 453 Van Kirk Street, Philadelphia, PA 19120-1120
14103292	+ AES/Edamerica Pur, AES/DDB, PO BOX 8183, HARRISBURG, PA 17105-8183
14103293	+ AES/Natl Col, AES/DDB, PO BOX 8183, HARRISBURG, PA 17105-8183
14103291	+ Abington Memorial Hospital, PO Box 786331, Philadelphia, PA 19178-6331
14103296	+ Am Herita Cu, 2060 RED LION RD., PHILADELPHIA, PA 19115-1699
14103298	+ AmerAssist/AR Solutions, ATTN: KOVACKS, 460 POLARIS PARKWAY STE. 20, WESTERVILLE, OH 43082-8212
14103302	+ Beneficial Bank, BENEFICIAL MUTUAL SAVINGS, 530 WALNUT ST., ATTN: BANKRUPTCY, PHILADELPHIA, PA 19106-3624
14103303	+ CACH LLC, 1101 Capital of Texas Highway, Building K, Suite 150, Austin, TX 78746-6445
14103308	+ CENTRAL FINL CONTROL, PO BOX 66044, ANAHEIM, CA 92816-6044
14103312	+ DEPT OF EDUCATION/NELN, PO BOX 173904, DENVER, CO 80217-3904
14103311	+ David J. Apothaker, Esq., 520 Fellowship Road, Suite C-306, Mount Laurel, NJ 08054-3410
14103320	Hahnemann Physician Practice Plan, PO Box 827965, Philadelphia, PA 19182-7965
14103325	JP Morgan Chase Bank, ATTN: NATIONAL BANKRUPTCY DEPT, PO BOX 295015, PHOENIX, AZ 85038
14103323	Jefferson University Hospitals, PO Box 3475, Toledo, OH 43607-0475
14103326	Marlton Auto Credit, 4 A EVES DR STE 112, MARLTON, NJ 08053
14303985	+ Nationstar Mortgage LLC, Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14304174	+ Nationstar Mortgage LLC, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14103328	+ Novlet Wright, c/o Philadelphia County DRO, 34 S. 11th Street, Room 304, Philadelphia, PA 19107-3623
14103331	+ PHILADELPHIA CO DRS, 34 S 11TH ST RM 304, PHILADELPHIA, PA 19107-3623
14103338	+ The Bank of New York Mellon, 1 Wall Street, New York, NY 10005-2500
14103339	Thomas Jefferson Univ. Hospital, PO Box 8500-3100, Philadelphia, PA 19178-3100
14103340	Thomas Jefferson University Hospital, Billing Dept., PO Box 711943, Cincinnati, OH 45271-1943
14103342	+ VCLTA, Inc., Concord Servicing Group, PO Box 29352, Phoenix, AZ 85038-9352
14103346	+ Wilshire Credit Corp/Bank of America, BANK OF AMERICA N.A., 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2023 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14103297	+ Email/Text: broman@amhfcu.org	Jun 24 2023 00:20:00	AMER HER FCU, 2060 RED LION RD., PHILADELPHIA, PA 19115-1699

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: Jun 23, 2023

Form ID: 138OBJ

Total Noticed: 77

14103299	+ Email/Text: broman@amhfcu.org	Jun 24 2023 00:20:00	AMERICAN HERITAGE FCU, 2060 RED LION RD., PHILADELPHIA, PA 19115-1699
14103294	+ Email/Text: EBNProcessing@afni.com	Jun 24 2023 00:20:00	Afni, ATTENTION: BANKRUPTCY, 1310 MARTIN LUTHER KING DR, BLOOMINGTON, IL 61701-1465
14103300	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 24 2023 00:19:00	BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998
14103301	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 24 2023 00:19:00	Bank of America, ATTN: CORRESPONDENCE UNIT/CA6-919-02-41, PO BOX 5170, SIMI VALLEY, CA 93062-5170
14130419	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2023 00:33:58	CACH, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14103306	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 24 2023 00:33:53	CAP ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
14219485	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14103309	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	City of Philadelphia, Law Dept. Tax Unit, One Parkway Bldg. - Bankruptcy Group, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14103310	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2023 00:20:00	COMENITY BANK/SHPATHME, 4590 E BROAD ST, COLUMBUS, OH 43213-1301
14103304	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2023 00:33:05	Cach Llc/Square Two Financial, ATTENTION: BANKRUPTCY, 4340 SOUTH MONACO ST. 2ND FLOOR, DENVER, CO 80237-3485
14103305	+ Email/Text: bankruptcy@cavps.com	Jun 24 2023 00:20:00	Calvary Portfolio Services, ATTENTION: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE DR. SUITE 400, VALHALLA, NY 10595-2321
14103307	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 24 2023 00:34:33	Capital 1 Bank, ATTN: BANKRUPTCY DEPT., PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14104223	+ Email/Text: bankruptcy@cavps.com	Jun 24 2023 00:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14115655	Email/Text: ECMCBKNotices@ecmc.org	Jun 24 2023 00:20:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14103313	Email/Text: tropiann@einstein.edu	Jun 24 2023 00:20:00	Einstein Healthcare Network, 101 E. Olney Ave., Suite 301, Philadelphia, PA 19120-2470
14103316	^ MEBN	Jun 24 2023 00:13:10	FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
14103327	Email/Text: EBNBKNOT@ford.com	Jun 24 2023 00:20:00	MAZDA AMER CR, FORD CREDIT, PO BOX 6275, DEARBORN, MI 48121
14103315	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2023 00:20:00	Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728
14103317	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2023 00:34:25	GEGRB / HH Gregg, ATTENTION: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104
14103318	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2023 00:34:37	GEGRB/HOME SHOPPING, ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104
14103319	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2023 00:33:58	GEGRB/JC Penny, ATTENTION: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104

District/off: 0313-2

User: admin

Page 3 of 5

Date Rcvd: Jun 23, 2023

Form ID: 138OBJ

Total Noticed: 77

14103322	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 24 2023 00:20:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14103324	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 24 2023 00:20:00	Jefferson University Physicians, Credit Collections Services, Two Wells Avenue, Dept. 9136, Newton Center, MA 02459-3225
14346191	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2023 00:20:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14103329	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 24 2023 00:20:00	PECO, 2301 Market Street, N3-1, Philadelphia, PA 19103-1380
14122285	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 24 2023 00:20:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14103330	^ MEBN	Jun 24 2023 00:13:00	PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14103332	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2023 00:34:06	Portfolio Recovery, ATTN: BANKRUPTCY, PO BOX 41067, NORFOLK, VA 23541
14164412	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2023 00:34:39	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14103720	+ Email/PDF: rmscedi@recoverycorp.com	Jun 24 2023 00:34:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14103333	+ Email/Text: Loan.OpsServ@quorumfcu.org	Jun 24 2023 00:20:00	QUORUM FED CR UN, 2 MANHATTANVILLE RD, PURCHASE, NY 10577-2113
14103321	Email/PDF: TenetBKNotifications@resurgent.com	Jun 24 2023 00:33:14	Hahnemann University Hospital, PO Box 828112, Philadelphia, PA 19182-8112
14103335	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2023 00:33:54	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
14103336	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2023 00:34:30	SEARS/CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
14740589	^ MEBN	Jun 24 2023 00:13:09	SN Servicing Corporation, c/o Lauren Moyer, Esq, 1325 Franklin Ave, Ste 160, Garden City, NY 11530-1631
14740771	^ MEBN	Jun 24 2023 00:13:09	SN Servicing Corporation as servicer for US Bank T, Trustee of Dwelling Series IV Trust, C/O Lauren Moyer, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14103334	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2023 00:33:17	Sams Club / GEMB, ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 103104, ROSWELL, GA 30076-9104
14103337	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2023 00:33:08	Sears/cbsd, CITICORP CREDIT SERVICES/CENTRALIZED BAN, PO BOX 20363, KANSAS CITY, MO 64195-0363
14582325	^ MEBN	Jun 24 2023 00:13:10	Select Portfolio Servicing, Inc, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14131799	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2023 00:20:00	THE BANK OF NEW YORK MELLON, THE BANK OF NEW YORK, AS SUCCESSOR TO JP, CHASE BANK, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
14115332	+ Email/Text: RASEBN@raslg.com	Jun 24 2023 00:20:00	The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14534780	+ Email/Text: bknotices@sns.com	Jun 24 2023 00:20:00	U.S Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

District/off: 0313-2

User: admin

Page 4 of 5

Date Rcvd: Jun 23, 2023

Form ID: 138OBJ

Total Noticed: 77

14103341	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jun 24 2023 00:20:00	U.S. Bank National Association, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
14166107	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jun 24 2023 00:20:00	U.S. Bank National Association, as trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14603258	^ MEBN Jun 24 2023 00:12:57	U.S. Bank Trust National Association, as, Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14311279	+ Email/Text: RASEBN@raslg.com Jun 24 2023 00:20:00	U.S. Bank National Association, c/o RAS CRANE, LLC, BANKRUPTCY DEPARTMENT, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
14165126	+ Email/PDF: ebn_ais@aisinfo.com Jun 24 2023 00:33:06	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14103344	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 24 2023 00:19:00	Verizon, PO Box 920041, Dallas, TX 75392-0041
14103343	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 24 2023 00:19:00	Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
14103345	+ Email/Text: megan.harper@phila.gov Jun 24 2023 00:20:01	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14103295		Allan C. Smith, Esq., Bucks County Office Center
14219486	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court., City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14104225	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14103314	##+	Equiant Financial Services, ATTN: BANKRUPTCY DEPT, 5401 N PIMA RD, SCOTTSDALE, AZ 85250-2630

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Jun 23, 2023

Form ID: 138OBJ

Total Noticed: 77

NRZPass-ThroughTrustVII bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN M. BUTTERY

on behalf of Creditor The Bank of New York Mellon cdigianantonio@rascrane.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicer for US Bank Trust National Association as Trustee of Dwelling Series IV Trust lmoyer@friedmanvartolo.com

RONALD G. MCNEIL, Esquire

on behalf of Joint Debtor Janice S. Murphy r.mcneil1@verizon.net

RONALD G. MCNEIL, Esquire

on behalf of Debtor Wade A. Murphy r.mcneil1@verizon.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Wade A. Murphy and Janice S.  
Murphy

Debtor(s)

Case No: 18-13072-mdc

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 6/23/23